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United States Bankrupt EASTERN DISTRICT OF		VOLUNTARY PETITION				
Name of Debtor (if individual, enter Last, First, Middle):	Name of Joint Debtor (Spouse) (Last, First, Middle):					
FELIX, FREDERICK All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		FELIX, ELIZABETH J All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):				
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) (if more than one, state all): 7413)/Complete EIN	Last four digits (if more than o		c. Sec. or Individual-Tax te all): 2534	payer I.D. (ITI	N)/Complete EIN
Street Address of Debtor (No. and Street, City, and State): 85 EAST 59TH ST BROOKLYN, New York		Street Address of Joint Debtor (No. and Street, City, and State): 85 EAST 59TH ST BROOKLYN, New York				
ZIP Ç	CODE 11203				ZIP CO	DE 11203
County of Residence or of the Principal Place of Business: KINGS Mailing Address of Debtor (if different from street address):		KINGS		or of the Principal Place		ress):
ZIP C	CODE				ZIP CO	DE
Location of Principal Assets of Business Debtor (if different fre	om street address above):	I			ZID CO	DE
Type of Debtor	Nature of	Business		Chapter of Ban		Under Which
(Form of Organization) (Check one box.)	(Check one box.)			the Petition	is Filed (Chec	k one box.)
 ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.) 	Health Care Busi Single Asset Rea 11 U.S.C. § 101(: Railroad Stockbroker Commodity Brok Clearing Bank Other	l Estate as define 51B)	Estate as defined in Chapter 9 Chapter 11 Chapter 12 Chapter 13			ter 15 Petition for gnition of a Foreign Proceeding ter 15 Petition for gnition of a Foreign tain Proceeding
Chapter 15 Debtors	Tax-Exem				ature of Debt	
Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending:		• • • • • • • • • • • • • • • • • • • •				Debts are primarily
Filing Fee (Check one box.)		Chapter 11 Debtors				
✓ Full Filing Fee attached.		Check one box: ☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). ☐ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).				
Filing Fee to be paid in installments (applicable to individual signed application for the court's consideration certifying unable to pay fee except in installments. Rule 1006(b). Starting Fee waiver requested (applicable to chapter 7 individual attach signed application for the court's consideration. So	g that the debtor is See Official Form 3A. viduals only). Must					cluding debts owed to subject to adjustment
Statistical/Administrative Information						THIS SPACE IS FOR COURT USE ONLY
Debtor estimates that funds will be available for dist Debtor estimates that, after any exempt property is e distribution to unsecured creditors.			there v	will be no funds available	e for	COURT USE ONE!
Estimated Number of Creditors		0,001-	,001- ,000	50,001- 100,000	Over 100,000	
Estimated Assets	0,001 \$10,000,001 \$. to \$50 to				More than \$1 billion	
Estimated Liabilities	to \$50 to	50,000,001 \$1 0 \$100 to	00,000 \$500 Ilion	,001 \$500,000,001 to \$1 billion	More than \$1 billion	

B1 (Official Form 1) (04/13) **Voluntary Petition** Name of Debtor(s): FELIX, FREDERICK and FELIX, ELIZABETH J (This page must be completed and filed in every case.) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.) Case Number: Date Filed: Location NONE Where Filed: Date Filed: Location Case Number: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet.) Name of Debtor: Case Number: Date Filed: **NONE** District: Relationship: Judge: Exhibit A Exhibit B (To be completed if debtor is required to file periodic reports (e.g., forms 10K and (To be completed if debtor is an individual 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) whose debts are primarily consumer debts.) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b). Exhibit A is attached and made a part of this petition. s/AnthonyJPerano June 29, 2015 Signature of Attorney for Debtor(s) (Date) Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D, completed and signed by the debtor, is attached and made a part of this petition. If this is a joint petition: Exhibit D, also completed and signed by the joint debtor, is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box.) х Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and П Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

of the petition.

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B1 (Official Form 1) (04/13) Page 3 **Voluntary Petition** Name of Debtor(s): FELIX. FREDERICK and FELIX. ELIZABETH J (This page must be completed and filed in every case.) **Signatures** Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and correct. and that I am authorized to file this petition. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 (Check only one box.) or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. ☐ I request relief in accordance with chapter 15 of title 11, United States Code. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I Certified copies of the documents required by 11 U.S.C. § 1515 are attached. have obtained and read the notice required by 11 U.S.C. § 342(b). Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the I request relief in accordance with the chapter of title 11, United States Code, chapter of title 11 specified in this petition. A certified copy of the specified in this petition. order granting recognition of the foreign main proceeding is attached. s/FREDERICK FELIX Χ **FREDERICK FELIX** Signature of Debtor (Signature of Foreign Representative) s/ELIZABETH J FELIX Signature of Joint Debtor ELIZABETH J FELIX (Printed Name of Foreign Representative) Telephone Number (if not represented by attorney) **June 29, 2015** Date Date Signature of Attorney* **Signature of Non-Attorney Bankruptcy Petition Preparer** s/AnthonyJPerano I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as Signature of Attorney for Debtor(s) **ANTHONY J. PERANO** defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information Printed Name of Attorney for Debtor(s) **ANTHONY J. PERANO** required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum Firm Name fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor **188 MONTAGUE STREET SUITE 500** or accepting any fee from the debtor, as required in that section. Official Form 19 is **BROOKLYN, New York 11201** attached. Telephone Number June 29, 2015 Printed Name and title, if any, of Bankruptcy Petition Preparer Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. Address Signature of Debtor (Corporation/Partnership) Χ I declare under penalty of perjury that the information provided in this petition is true Signature and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition. Signature of bankruptcy petition preparer or officer, principal, responsible person, or X partner whose Social-Security number is provided above. Signature of Authorized Individual Names and Social-Security numbers of all other individuals who prepared or assisted Printed Name of Authorized Individual in preparing this document unless the bankruptcy petition preparer is not an individual. Title of Authorized Individual If more than one person prepared this document, attach additional sheets conforming Date to the appropriate official form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 and

the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or

both. 11 U.S.C. § 110; 18 U.S.C. § 156.

B6A (Official Form 6A) (12/07)

In re FREDERICK FELIX and ELIZABETH J FELIX,	Case No.	
Debtor	•	(If known)

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	Husband, Wife, Joint, or Community	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
TWO FAMILY PRIMARY RESIDENCE LOCATED AT 85 E 59TH STREET BROOKLYN NY 11203	Joint Tenancy with Right of Survivorship	J	\$437,000.00	\$527,723.81
	otal ▶	\$437,000.00		

(Report also on Summary of Schedules.)

In re FREDERICK FELIX and ELIZABETH J FELIX,	Case No.	
Debtor		(If known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	Husband, Wife, Joint, Or Community	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	X			
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		CHASE CHECKING ACCT#5350	W	\$90.39
		CHASE CHECKING ACCT#4519	J	\$724.74
		CAPITAL ONE BANK ACCT#8336	J	\$308.53
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		FURNITURE AND APPLINCES		\$750.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		CLOTHING	J	\$850.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		COLUMBIAN MUTUAL LIFE INSURANCE - WHOLE LIFE ACCT#1820	Н	\$2,991.75
		COLUMBIAN MUTUAL LIFE INSURANCE - WHOLE LIFE ACCT#1289	W	\$3,397.50

In re FREDERICK FELIX and ELIZABETH J FELIX,	Case No.	
Debtor		(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)						
TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	Husband, Wife, Joint, Or Community	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION		
10. Annuities. Itemize and name each issuer.	X					
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	Х					
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		PENSION WITH LOCAL 147 ANNUITY FUND	Н	\$30,537.65		
		PENSION WITH NATIONAL HOME HEALTH CARE CORP.	W	\$5,733.86		
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X					
14. Interests in partnerships or joint ventures. Itemize.	X					
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X					
16. Accounts receivable.	X					
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X					
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X					
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A – Real Property.	х					
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X					

n re FREDERICK FELIX and ELIZABETH J FELIX,	Case No.	
Debtor		(If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

(Continuation Sheet)					
TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	Husband, Wife, Joint, Or Community	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	Х				
22. Patents, copyrights, and other intellectual property. Give particulars.	X				
23. Licenses, franchises, and other general intangibles. Give particulars.	X				
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X				
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1999 MERCURY GRAND MARQUIS		\$1,258.00	
26. Boats, motors, and accessories.	X				
27. Aircraft and accessories.	X				
28. Office equipment, furnishings, and supplies.	X				
29. Machinery, fixtures, equipment, and supplies used in business.	X				
30. Inventory.	X				
31. Animals.	X				
32. Crops - growing or harvested. Give particulars.	X				
33. Farming equipment and implements.	X				
34. Farm supplies, chemicals, and feed.	X				
35. Other personal property of any kind not already listed. Itemize.	X				

3 continuation sheets attached	Total ▶	\$46,642.42
(Include amounts from	any continuation	

In re FREDERICK FELIX and ELIZABETH J FELIX,	Case No.	
Debtor		(If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

 (Continuation Sheet)						
TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	Husband, Wife, Joint, Or Community	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION		

sheets attached. Report total also on Summary of Schedules.)

B6C (Official Form 6C) (04/13)

In re	FREDERICK FELIX and ELIZABETH J	
	FELIX,	Case No.
	Debtor	(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$155,675.*
11 H C C 8 522(L)(2)	

☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
TWO FAMILY PRIMARY RESIDENCE LOCATED AT 85 E 59TH STREET BROOKLYN NY 11203	CPLR § 5206	\$1.00	\$437,000.00
CLOTHING	CPLR § 5205(a)(5)	\$850.00	\$850.00
FURNITURE AND APPLINCES	CPLR § 5205(a)(5)	\$750.00	\$750.00
1999 MERCURY GRAND MARQUIS	Debt. & Cred. Law § 282	\$3,450.00	\$1,258.00
CHASE CHECKING ACCT#5350	CPLR § 5206(a)(9)	\$90.39	\$90.39
CHASE CHECKING ACCT#4519	CPLR § 5206(a)(9)	\$724.74	\$724.74
PENSION WITH LOCAL 147 ANNUITY FUND	Debt. & Cred. Law § 282, Insurance Law § 4607, CPLR § 5205(c)	\$30,537.65	\$30,537.65
PENSION WITH NATIONAL HOME HEALTH CARE CORP.	Debt. & Cred. Law § 282, Insurance Law §4607, CPLR §5205(c)	\$5,733.86	\$5,733.86
COLUMBIAN MUTUAL LIFE INSURANCE - WHOLE LIFE ACCT#1820	CPLR § 5205(i)	\$2,991.75	\$2,991.75
COLUMBIAN MUTUAL LIFE INSURANCE - WHOLE LIFE ACCT#1289	CPLR § 5205(i)	\$3,397.50	\$3,397.50

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re FREDERICK FELIX and ELIZABETH J FELIX Debtor						Case No(If known)				
SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS Check this box if debtor has no creditors holding secured claims to report on this Schedule D.										
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY		
ACCOUNT NO. 7127 3SI FINANCIAL SERVICES 114 S FRANKLIN ST 2ND FL TTUSVILLE , PA 16354		J	2012 ***Creditor secured nature of lien RMC*** TWO FAMILY PRIMARY RESIDENCE LOCATED AT 85 E 59TH ST BROOKLYN NY 11203 VALUE \$ \$437,000.00				\$527,723.81	\$90,723.81		
O continuation sheets attached			Subtotal ► (Total of this page)				\$ 527,723.81	\$ 90,723.81		
anached			Total ► (Use only on last page)				\$ 527,723.81	\$ 90,723.81		

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.) B 6E (Official Form 6E) (04/13)

In re	FREDERICK FELIX and ELIZABETH J FELIX	Case No.	
	Debtor	(if known)	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
Domestic Support Obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals
Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
Taxes and Certain Other Debts Owed to Governmental Units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Depository Institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C § 507 (a)(9).
Claims for Death or Personal Injury While Debtor Was Intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*} Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B 6E (Official Form 6E) (04/13) - Cont.

FREDERICK FELIX and ELIZABET	ΉJ		
In re FELIX	 ,	Case No	
Debtor		(if kno	own)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Domestic Support Obligations Type of Priority for Claims Listed on This Sheet

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Account No. U754			2012-15						
DEMITRUS HAMILTON C/O DIVISION OF CHILD SUP EN 40 N PEARL STRM 13C ALBANY, NY 12243		Н	Domestic Support Obligation				\$2,762.00	\$2,762.00	\$0.00
Sheet no. 1 of 1 continuation sheets attached of Creditors Holding Priority Claims	ed to	Schedule	(To	S otals of	ubtotal		\$ 2,762.00	\$ 2,762.00	\$0.00
			(Use only on last page of t Schedule E. Report also o of Schedules.)	he com n the S	Tota pleted ummar		\$ 2,762.00		
			(Use only on last page of t Schedule E. If applicable, the Statistical Summary of Liabilities and Related Dat	report Certain	also on			\$ 2,762.00	\$ 0.00

In re FREDERICK FELIX and ELIZABETH J FELIX	, Case No	
Debter		(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no c	reditor	s holding un	secured claims to report on this Sched	ule F.		•	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER See instructions above.	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4049			1997-14		İ		
CAPITAL ONE BANK USA NA PO BOX 30281 SALT LAKE CITY , UT 84130		J	Credit Card Charges				\$4,050.00
1.000VNTN0		1	1		1		
CITICARDS CBNA PO BOX 6241 IBS CDV DISPUTES SIOUX FALLS, SD 571176241		J	1994-14 Credit Card Charges				\$8,099.00
ACCOUNT NO. 0017			Lean	Ι	1		
DISCOVER FINANCIAL SERVICES LLC PO BOX 15316 WILMINGTON, DE 19850-5316		J	1996-14 Credit Card Charges				\$1,882.00
			L	<u>L</u>	1	<u> </u>	
ACCOUNT NO. 1298 GEICO INDEMNITY COMPANY C/O CREDIT COLLECTION SERVICES 2 WELLS AVENUE NEWTON, MA 02459		J	-14 Credit Card Charges				\$424.99
		(Panert	(Use only on last page of the also on Summary of Schedules and, if appl		ed Sched		\$ 14,455.99 \$

In re	FREDERICK FELIX and ELIZABETH J FELIX
	Debtor

Case No.	
	(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

_			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5153			1994-15				
MACYS/DSNB PO BOX 8218 MASON, OH 450408218		J	Credit Card Charges				\$5.00
		I					
ACCOUNT NO. 9468 MAIMONIDES MEDICAL CENTER C/O KORSINSKY & KLEIN LLP 30 BROAD ST 24TH FL NEW YORK, NY 10004		w	2012 MEDICAL SERVICES				\$624.32
ACCOUNT NO. 3221 QUEST DIAGNOSTICS PO BOX 740985 CINCINNATI, OH 45274-0985		w	2015 MEDICAL SERVICES				\$203.21
Sheet no. 1 of 1 continuation sl to Schedule of Creditors Holding Unsecure Nonpriority Claims	neets atta ed	ached			Sub	total➤	\$ 832.53
		(Report	(Use only on last page of the also on Summary of Schedules and, if app Summary of Certain Liabi	licable o	ed Sched n the Sta	tistical	\$ 15,288.52

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B 6G (Official Form 6G) (12/07)

T THE PERIOD FROM THE TAXABLE WAS A PROPERTY OF TAXA	G N		
In re FREDERICK FELIX and ELIZABETH J FELIX,	Case No		
Debtor		(if known)	

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

☑ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

Debtor

In re J FELIX

UNITED STATES BANKRUPTCY COURT **EASTERN DISTRICT OF NEW YORK**

FREDERICK FELIX and ELIZABETH	
J FELIX	Case No

Chapter **7**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

□ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 2,762.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 2,762.00

State the following:

Average Income (from Schedule I, Line 12)	\$ 3,340.13
Average Expenses (from Schedule J, Line 22)	\$ 5,431.18
Current Monthly Income (from Form 22A-1 Line 11; OR , Form 22B Line 14; OR , Form 22C-1 Line 14)	\$ 5,172.99

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 90,723.81
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 2,762.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 15,288.52
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 106,012.33

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B 6H (Official Form 6H) (12/07)						
In re FREDERICK FELIX and ELIZABETH J FELIX, Debtor	Case No.	(if known)				
SCHEDULE H - CODEBTORS						
☐ Check this box if debtor has no codebtors.						
NAME AND ADDRESS OF CODEBTOR	NAME AND AD	DRESS OF CREDITOR				

Fill in this information to identify	your case:					
Debtor 1 FREDERICK FE	LIX					
First Name	Middle Name	Last Name				
(Spouse, if filing) First Name	Middle Name	Last Name				
United States Bankruptcy Court for: Ea	stern District of Nev	v York				
Case number				Check if	this is:	
(II KIIOWII)					nended filing	
					plement showing post-petition er 13 income as of the following date	:
Official Form B 6I				MM / D	D / YYYY	
Schedule I: You	ır Income				12/1	3
supplying correct information. If ye	ou are married and not fil use is not filing with you, e top of any additional pa	ling jointly, and yo do not include inf	ur spous ormation	e is living with about your sp	tor 2), both are equally responsible for you, include information about your spouse. If more space is needed, attach a known). Answer every question.	
Fill in your employment information.		Debtor 1			Debtor 2 or non-filing spouse	
If you have more than one job,						
attach a separate page with information about additional	Employment status	Employed			Employed	
employers.		■ Not employ	ed		☐ Not employed	
Include part-time, seasonal, or self-employed work.	0	DRIVER			HOME HEALTH AIDE	
Occupation may Include student or homemaker, if it applies.	Occupation					
	Employer's name	NY LUMBER	CO		ALLEN HEALTH CARE SERV	ICE
	Employer's address	600 UTICA A	VENUE	=	70-00 AUSTIN ST	
		Number Street			Number Street	
		BROOKLYN	NV 11	203	FOREST HILLS, NY 11375	
		City		ZIP Code	City State ZIP Code	
	How long employed the	ere? 1 YEAR			6 YEARS	
Part 2: Give Details About	t Monthly Income					
Estimate monthly income as of	the date you file this for	m. If you have noth	ing to rep	ort for any line, v	vrite \$0 in the space. Include your non-filin	ng
spouse unless you are separated If you or your non-filing spouse he below. If you need more space, a	ave more than one employ		ormation for	or all employers	for that person on the lines	
,	,			For Debtor 1	For Debtor 2 or	
					non-filing spouse	
List monthly gross wages, sal deductions). If not paid monthly,			2.	1,320.88	<u>\$1,642.11</u>	
3. Estimate and list monthly over	rtime pay.		3. +9	0.00	+ \$ <u>0.00</u>	
4. Calculate gross income. Add li	ne 2 + line 3.		4.	<u>1,320.88</u>	<u>\$1,642.11</u>	

Official Form B 6I Schedule I: Your Income page 1

Debtor 1

FREDERICK FELIX

KEDE!	RICK FELIX		Case number (if known)
st Name	Middle Name	Last Name	

			For Debtor 1		For Debtor 2 or non-filing spouse	
	Copy line 4 here	→ 4.	_{\$} 1,320.88	•	_{\$} 1,642.11	
					4	
5.	List all payroll deductions:				205.00	
	5a. Tax, Medicare, and Social Security deductions	5a.	\$ 180.17		\$ 285.00	
	5b. Mandatory contributions for retirement plans	5b.	\$ <u>0.00</u> \$ 0.00	-	\$ <u>0.00</u> \$ 82.11	
	5c. Voluntary contributions for retirement plans	5c.	\$ 0.00 \$ 0.00	-	\$ 0.00	
	5d. Required repayments of retirement fund loans	5d.	\$ 0.00 \$ 2.40	-	\$ 40.02	
	5e. Insurance 5f. Domestic support obligations	5e. 5f.	\$ 0.00	-	\$ 0.00	
			\$ 0.00	-	\$ 33.16	
	5g. Union dues	5g.	+\$0.00	-	+ \$0.00	
	5h. Other deductions. Specify:	5h.			*	
6.	Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	<u>\$ 182.57</u>		<u>\$ 440.29</u>	
7.	Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$ <u>1,138.31</u>	-	<u>\$1,201.82</u>	
8.	List all other income regularly received:					
	8a. Net income from rental property and from operating a business, profession, or farm					
	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$ <u>0.00</u>	_	\$ <u>0.00</u>	
	8b. Interest and dividends	8b.	\$_0.00		\$_0.00	
	8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive	ent				
	Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$ <u>0.00</u>		\$ <u>0.00</u>	
	8d. Unemployment compensation	8d.	\$_0.00		\$_0.00	
	8e. Social Security	8e.	\$ <u></u> 0.00		§_0.00	
	8f. Other government assistance that you regularly receive					
	Include cash assistance and the value (if known) of any non-cash assistar that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.	nce	\$ <u>0.00</u>	-	\$ <u>0.00</u>	
	Specify:	8f.				
	8g. Pension or retirement income	8g.	\$ <u>0.00</u>		\$ <u>0.00</u>	
	8h. Other monthly income. Specify: TENANT	8h.	+\$500.00		+\$500.00	
9.	Add all other income . Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$ <u>500.00</u>		<u>\$</u> 500.00	
10.	Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filling spouse.	10.	\$ <u>1,638.31</u>	+	<u>\$1,701.82</u>	= \$ <u>3,340.13</u>
11.	State all other regular contributions to the expenses that you list in <i>Sche</i> el Include contributions from an unmarried partner, members of your household, yother friends or relatives.			omn	nates, and	
	Do not include any amounts already included in lines 2-10 or amounts that are	not a	vailable to pay expe	nse		
	Specify:				11.	+ \$ <u>0.00</u>
12.	Add the amount in the last column of line 10 to the amount in line 11. The Write that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Column Statistical Summary of Colum</i>				•	\$ <u>3,340.13</u>
						Combined monthly income
1;	B. Do you expect an increase or decrease within the year after you file this No.	form?	·			
	Yes. Explain:					

Official Form B 6l Schedule I: Your Income page 2

Fill in this information to identify your case:			
Debtor 1 FREDERICK FELIX	Check if this	, io:	
First Name Middle Name Last Name Debtor 2 ELIZABETH J FELIX		-	
(Spouse, if filing) First Name Middle Name Last Name	An amen	nded filing ement showing post	notition chapter 12
United States Bankruptcy Court for : Eastern District of New York		s as of the following	
Case number	MM / DD /	/ YYYY	
(If known)	·		2 because Debtor 2
Official Form B 6J		s a separate house	
Schedule J: Your Expenses			12/13
Be as complete and accurate as possible. If two married people are fili information. If more space is needed, attach another sheet to this form (if known). Answer every question.			_
Part 1: Describe Your Household			
1. Is this a joint case?			
 No. Go to line 2. Yes. Does Debtor 2 live in a separate household? 			
™ No			
☐ Yes. Debtor 2 must file a separate Schedule J.			
2. Do you have dependents?	Dan an dantia nalatia nakin ta	Daman damika	Dana daman dant livra
Do not list Debtor 1 and Debtor 2. Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Do not state the dependents' names.	SON	21	☐ No ☑ Yes
	SON	17	☐ No
			Yes Yes
			☐ No ☐ Yes
			☐ No
			☐ Yes
			□ No
			☐ Yes
3. Do your expenses include expenses of people other than yourself and your dependents?			
Part 2: Estimate Your Ongoing Monthly Expenses			
Estimate your expenses as of your bankruptcy filing date unless you a expenses as of a date after the bankruptcy is filed. If this is a supplemapplicable date.			
Include expenses paid for with non-cash government assistance if you	u know the value		
of such assistance and have included it on Schedule I: Your Income (C		Your expe	nses
4. The rental or home ownership expenses for your residence. Include any rent for the ground or lot.	e first mortgage payments and	\$ 2,468.8	5
If not included in line 4:			
4a. Real estate taxes		4a. \$ 0.00	
4b. Property, homeowner's, or renter's insurance		_{4b.} \$ <u>0.00</u>	
4c. Home maintenance, repair, and upkeep expenses		4c. \$100.00	
4d. Homeowner's association or condominium dues		4d. \$0.00	

FIREDERICK FELIX
First Name Middle Name Debtor 1

Last Name

Case number (if known)

			Your expenses
5.	Additional mortgage payments for your residence, such as home equity loans	5.	\$ <u>0.00</u>
6.	Utilities:		
	6a. Electricity, heat, natural gas	6a.	\$ <u>450.00</u>
	6b. Water, sewer, garbage collection	6b.	§ 118.00
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$_146.00
	6d. Other Specify: CELL PHONE	6d.	\$ <u>70.00</u>
7.	Food and housekeeping supplies	7.	\$ <u>700.00</u>
8.	Childcare and children's education costs	8.	\$ <u>0.00</u>
9.	Clothing, laundry, and dry cleaning	9.	\$ <u>100.00</u>
10.	Personal care products and services	10.	\$ <u>60.00</u>
11.	Medical and dental expenses	11.	\$ <u>50.00</u>
12.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.	\$400.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$ 80.00
14.	Charitable contributions and religious donations	14.	\$ <u>20.00</u>
15.	Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
	15a. Life insurance	15a.	§_110.33
	15b. Health insurance	15b.	<u>\$_0.00</u>
	15c. Vehicle insurance	15c.	\$ <u>218.00</u>
	15d. Other insurance. Specify:	15d.	\$ <u>0.00</u>
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16.	§0.00
17.	Installment or lease payments:		
	17a. Car payments for Vehicle 1	17a.	\$ <u>0.00</u>
	17b. Car payments for Vehicle 2	17b.	\$ <u>0.00</u>
	17c. Other. Specify:	17c.	\$
	17d. Other. Specify:	17d.	\$
	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form B 6I).	18.	\$ 260.00
	Other payments you make to support others who do not live with you. Specify: CHILD SUPPORT LISTED ON SCHED E	19.	\$ <u>0.00</u>
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
	20a. Mortgages on other property	20a.	\$ <u>0.00</u>
	20b. Real estate taxes	20b.	\$ <u>0.00</u>
	20c. Property, homeowner's, or renter's insurance	20c.	\$ <u>0.00</u>
	20d. Maintenance, repair, and upkeep expenses	20d.	\$ <u>0.00</u>
	20e. Homeowner's association or condominium dues	20e.	_{\$} 0.00

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21. Other. Specify: PERSONAL GROOMING	21. + \$ <u>80.00</u>
 Your monthly expenses. Add lines 4 through 21. The result is your monthly expenses. 	\$ 5,431.18
The result is your monuny expenses.	22.
23. Calculate your monthly net income.	
23a. Copy line 12 (your combined monthly income) from Schedule I.	\$ 3,340.13
23b. Copy your monthly expenses from line 22 above.	23b. - \$ 5,431.18
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	\$-2,091.05
24. Do you expect an increase or decrease in your expenses within the year after	you file this form?
For example, do you expect to finish paying for your car loan within the year or do y mortgage payment to increase or decrease because of a modification to the terms of	ou expect your
□ No	
☐ Yes. Explain here:	

Official Form B 6J Schedule J: Your Expenses page 3

B 6 Summary (Official Form 6 - Summary) (12/14)

UNITED STATES BANKRUPTCY COURT

EASTERN DISTRICT OF NEW YORK

FREDERICK FELIX and ELIZABETH	
In re J FELIX	Case No
Debtor	
	Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property			\$ 437,000.00		
B - Personal Property			\$ 46,642.42		
C - Property Claimed as Exempt					
D - Creditors Holding Secured Claims				\$ 527,723.81	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)				\$ 2,762.00	
F - Creditors Holding Unsecured Nonpriority Claims				\$ 15,288.52	
G - Executory Contracts and Unexpired Leases					
H - Codebtors					
I - Current Income of Individual Debtor(s)					\$ 3,340.13
J - Current Expenditures of Individual Debtors(s)					\$ 5,431.18
TO	OTAL	0	\$ 483,642.42	\$ 545,774.33	

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B6 Declaration (Official Form 6 - Declaration) (12/07)

In re	FREDERICK FELIX and ELIZABETH J FELIX	Case No.	
	Debtor	 	(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

Date June 29, 2015	Signature: s/FREDERICK FELIX
	FREDERICK FELIX Debtor
Date June 29, 2015	Signature: s/ELIZABETH J FELIX
	ELIZABETH J FELIX (Joint Debtor, if any)
	[If joint case, both spouses must sign.]
DECLARATION AND SIGNAT	TURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
the debtor with a copy of this document and the notices a promulgated pursuant to 11 U.S.C. § 110(h) setting a mar	ruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provide and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been aximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum ebtor or accepting any fee from the debtor, as required by that section.
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110.)
If the bankruptcy petition preparer is not an individual, s who signs this document.	state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner
Address	
x	
Signature of Bankruptcy Petition Preparer	Date
Names and Social Security numbers of all other individuation	als who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:
If more than one person prepared this document, attach a	additional signed sheets conforming to the appropriate Official Form for each person.
A bankruptcy petition preparer's failure to comply with the pr 18 U.S.C. § 156.	ovisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110;
DECLARATION UNDER PEN	NALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP
I, the	[the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have
partnership] of the and schedules, consisting	g of sheets (<i>Total shown on summary page plus 1</i>), and that they are true and correct to the best of my
partnership] of the read the foregoing summary and schedules, consisting knowledge, information, and belief.	g of sheets (Total shown on summary page plus 1), and that they are true and correct to the best of my Signature:
partnership] of the	

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

UNITED STATES BANKRUPTCY COURT

EASTERN DISTRICT OF NEW YORK

In re FREDERICK FELIX, ELIZABETH J FELIX	Case No.	
Debtor		

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- ☑ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- ☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

B 1D (Official Form 1, Exh. D) (12/09) – Cont.
☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now.
If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
☐ 4. I am not required to receive a credit counseling briefing because of:
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); ☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. '109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: s/FREDERICK FELIX
Date: June 29, 2015

UNITED STATES BANKRUPTCY COURT

EASTERN DISTRICT OF NEW YORK

In re FREDERICK FELIX, ELIZABETH J FELIX	Case No	
Debtor		

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- ☑ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- ☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

B 1D (Official Form 1, Exh. D) (12/09) – Cont.
☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now.
If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
☐ 4. I am not required to receive a credit counseling briefing because of:
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); ☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. '109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Joint Debtor: s/ELIZABETH J FELIX
Date: June 29, 2015

UNITED STATES BANKRUPTCY COURT

EASTERN DISTRICT OF NEW YORK

In re:	FREDERICK FELIX and ELIZABETH J FE	CLIX Case No		
	STATEMENT	OF FINANCIAL AFFAIRS		
	1. Income from employment or operation of b	usiness		
None	the debtor's business, including part-time active beginning of this calendar year to the date this two years immediately preceding this calendar the basis of a fiscal rather than a calendar year of the debtor's fiscal year.) If a joint petition is	as received from employment, trade, or profession, or from operation of vities either as an employee or in independent trade or business, from the case was commenced. State also the gross amounts received during the gross are commenced. State also the gross amounts received during the gross are commenced of the property of the prope		
	AMOUNT	SOURCE		
	Debtor: Current Year (2015): \$15,142.00	NYCLUMBER/HEALTHAIDE		
	Previous Year 1 (2014): \$26,762.00	NYCLUMBER/HEALTHAIDE		
	Previous Year 2 (2013): \$47,075.00	NYCLUMBER/HEALTHAIDE		
	Joint Debtor: N/A			
	2. Income other than from employment or	operation of business		
None 🗵	State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)			
	AMOUNT	SOURCE		

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of

2

 \times

goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF **PAYMENTS**

AMOUNT **PAID**

AMOUNT STILL OWING

Debtor: Joint Debtor:

N/A

None ***IF Bankruptc payments

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative nonconsu repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors mer debts filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or tf CO*** not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS/ **TRANSFERS**

AMOUNT PAID OR VALUE OF **AMOUNT** STILL OWING

TRANSFERS

IF (Bankruptcy nature of debts business TF OR Bankruptcy nature of debts also business TF) OR (Bankruptcy idtr nature of debts business TF OR Bankruptcy idtr nature of debts also business TF)

None |X|

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF **PAYMENT**

AMOUNT **PAID**

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None \boxtimes

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF **PROCEEDING**

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13

 $^{^*}$ Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3

NAME AND ADDRESS

OF PERSON FOR WHOSE

BENEFIT PROPERTY WAS SEIZED

DESCRIPTION

AND VALUE

SEIZURE

OF PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF REPOSSESSION, DESCRIPTION
NAME AND ADDRESS FORECLOSURE SALE, AND VALUE
OF CREDITOR OR SELLER TRANSFER OR RETURN OF PROPERTY

6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

TERMS OF
NAME AND ADDRESS
DATE OF
ASSIGNMENT
OF ASSIGNEE
ASSIGNMENT
OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION DESCRIPTION

NAME AND ADDRESS OF COURT DATE OF AND VALUE

OF CUSTODIAN CASE TITLE & NUMBER ORDER OF PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS RELATIONSHIP DESCRIPTION

4

OF PERSON TO DEBTOR, DATE AND VALUE OR ORGANIZATION IF ANY OF GIFT OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION DESCRIPTION OF CIRCUMSTANCES AND, IF

AND VALUE OF LOSS WAS COVERED IN WHOLE OR IN PART DATE PROPERTY BY INSURANCE, GIVE PARTICULARS OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

DATE OF PAYMENT, AMOUNT OF MONEY OR NAME AND ADDRESS NAME OF PAYER IF DESCRIPTION AND OF PAYEE OTHER THAN DEBTOR VALUE OF PROPERTY

Debtor:

ANTHONY J PERANO 4/18/15 \$3,215.00

188 MONTAGUE STREET SUITE CHAPTER 7 BANKRUPTCY FEE

500

BROOKLYN, NY 11201

Joint Debtor: N/A

10. Other transfers

None 🗵

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIBE PROPERTY
NAME AND ADDRESS OF TRANSFEREE,
RELATIONSHIP TO DEBTOR
DATE
DESCRIBE PROPERTY
TRANSFERRED AND
VALUE RECEIVED

None

b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

TRANSFER(S)

AND VALUE OF PROPERTY OR DEBTOR'S

INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

5

12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF AMOUNT OF SETOFF

14. Property held for another person

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

6

15. Prior address of debtor

None

If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites."

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME NAME AND ADDRESS DATE OF ENVIRONMENTAL AND ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME NAME AND ADDRESS DATE OF ENVIRONMENTAL AND ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

ADDRESS

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO

(ITIN)/ COMPLETE EIN

NATURE OF BUSINESS AND ENDING DATES

BEGINNING

None

 \times

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in $11~U.S.C.~\S~101$.

NAME

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None **⋈** b. List all firms or individuals who within **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS

DATES SERVICES RENDERED

None 🗵

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

ADDRESS

NAME

None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DOLLAR AMOUNT OF INVENTORY

(Specify cost, market or other

DATE OF INVENTORY INVENTORY SUPERVISOR basis)

None

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN

DATE OF INVENTORY OF INVENTORY RECORDS

21. Current Partners, Officers, Directors and Shareholders

None **⊠** a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

None

b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

${\bf 23}$. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER-IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER-IDENTIFICATION NUMBER (EIN)

* * * * * *

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date June 29, 2015	Signature of Debtor s/FREDERICK FELIX
	Signature of
	Joint Debtor
Date June 29, 2015	(if any) s/ELIZABETH J FELIX

0 continuation sheets attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

UNITED STATES BANKRUPTCY COURT

EASTERN DISTRICT OF NEW YORK

In re FREDERICK FELIX ar FELIX Debtor	nd ELIZABETH J		Case No	
CHAPTER 7 INDIVIDUAL DI		EBTOR'S STATEMENT OF INTENTION		
PART A – Debts secured secured by property of the esta			oe fully completed for EACH debt which is	
Property No. 1]		
Creditor's Name: None		Describe Property Securing Debt:		
Property will be (check one):	: □ Retaine	ed		
If retaining the property, I □ Redeem the prop □ Reaffirm the del □ Other. Explain U.S.C. § 522(f)).	perty ot		for example, avoid lien using 11	
Property is (check one): □ Claimed as exe	empt □ Not cla	imed as exempt		
PART B – Personal proposer each unexpired lease. Attack Property No. 1			ree columns of Part B must be completed	
Lessor's Name: None	Describe Lo	eased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): □ YES □ NO	
I declare under penalty estate securing a debt and			intention as to any property of my xpired lease.	
Date: June 29, 2015		s/FREDER	RICK FELIX	
		Signature o	of Debtor	
			ETH J FELIX	
		Signature of	of Joint Debtor	

Fill in this information to ic	lentify your case:		Check one box only as di
Debtor 1 FREDERICK First Name Debtor 2 ELIZABETI	Middle Name	Last Name	Form 22A-1Supp: 1. There is no presumpt
Debtor 2 (Spouse, if filing) United States Bankruptcy Court f	Middle Name	Last Name RICT OF NEW YORK (State)	2. The calculation to det abuse applies will be Test Calculation (Office)
Case number (If known)			3. The Means Test does qualified military serv
			☐ Check if this is an am

Check one box only as directed in this form and in
Form 22A-1Supp:

- ion of abuse.
- termine if a presumption of made under Chapter 7 Means cial Form 22A-2).
- s not apply now because of ice but it could apply later.
- nended filing

Official Form 22A-1

Chapter 7 Statement of Your Current Monthly Income

12/14

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known). If you believe that you are exempted from a presumption of abuse because you do not have primarily consumer debts or because of qualifying military service, complete and file Statement of Exemption from Presumption of Abuse Under § 707(b)(2) (Official Form 22A-1Supp) with this form.

Calculate Your Current Monthly Income

- 1. What is your marital and filing status? Check one only.
 - Not married. Fill out Column A, lines 2-11.
 - Married and your spouse is filing with you. Fill out both Columns A and B, lines 2-11.
 - ☐ Married and your spouse is NOT filing with you. You and your spouse are:
 - Living in the same household and are not legally separated. Fill out both Columns A and B, lines 2-11.
 - Living separately or are legally separated. Fill out Column A, lines 2-11; do not fill out Column B. By checking this box, you declare under penalty of perjury that you and your spouse are legally separated under nonbankruptcy law that applies or that you and your spouse are living apart for reasons that do not include evading the Means Test requirements. 11 U.S.C. § 707(b)(7)(B).

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	<u>\$_1,320.88</u>	\$_ 1,642.11
Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.	\$0.00	\$0.00
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.	\$ <u>260.00</u>	\$ 0.00
5. Net income from operating a business, profession or farm Gross receipts (before all deductions) \$ 0.00 Ordinary and necessary operating expenses − \$ 0.00 Net monthly income from a business, profession, or farm \$ 0.00 Copy here→	\$0.00	\$ <u> </u>
6. Net income from rental and other real property Gross receipts (before all deductions) Ordinary and necessary operating expenses \$\frac{1,000.00}{50.00}\$	475.00	475.00
Net monthly income from rental or other real property \$_950.00 Copy here→	\$ <u>475.00</u>	\$ <u>475.00</u>
7. Interest, dividends, and royalties	\$0.00_	\$0.00

Debtor 1	FREDERICK FELIX		Case number (if known)		
	First Name Middle Name Last Name				
			Column A	Column B	
			Debtor 1	Debtor 2 or non-filing spouse	
8. Unem	ployment compensation		\$ 0.00	\$ 0.00	
	ot enter the amount if you contend that the amour		*	Ψ	
	the Social Security Act. Instead, list it here:				
	r your spouse	·			
	ion or retirement income. Do not include any ar	·			
	it under the Social Security Act.	nodin rodolvod tilat was a	\$0.00	\$0.00_	
Do no as a v	ne from all other sources not listed above. Sp of include any benefits received under the Social victim of a war crime, a crime against humanity, of ism. If necessary, list other sources on a separate	Security Act or payments received or international or domestic			
10a.	TENANT	-	\$_500.00	\$ <u>500.00</u>	
10b.			\$	\$	
10c.	Total amounts from separate pages, if any.		+\$0.00	+ \$0.00_	
	alate your total current monthly income. Add linn. Then add the total for Column A to the total for		\$ <u>2,555.88</u>	\$ <u>2,617.11</u>	s_5,172.99 Total current monting
Part 2:	Determine Whether the Means Test A	pplies to You			moome
12. Calcu	late your current monthly income for the year	. Follow these steps:			
12a.	Copy your total current monthly income from line	e 11	Сору	line 11 here → 12a.	\$5,172.99
	Multiply by 12 (the number of months in a year).				x 12
12b.	The result is your annual income for this part of	the form.		12b.	\$ 62,075.88
13. Calcu	late the median family income that applies to	you. Follow these steps:			
Fill in	the state in which you live.	New York			
Fill in	the number of people in your household.	4			
Fill in	the median family income for your state and size	of household.		13.	\$89,586.00
	d a list of applicable median income amounts, go ctions for this form. This list may also be availabl		the separate	<u>-</u>	
	do the lines compare?				
14a. 🛚	Line 12b is less than or equal to line 13. On the	ne top of page 1, check box 1, The	ere is no presumptior	า of abuse.	
14b. 🗖	Go to Part 3. Line 12b is more than line 13. On the top of p Go to Part 3 and fill out Form 22A–2.	age 1, check box 2, The presump	ntion of abuse is deter	rmined by Form 22A-	2.
Part 3:	Sign Below				
	By signing here, I declare under penalty of per	iury that the information on this st	atement and in anv a	ittachments is true an	ıd correct.
	40		a a		<u> </u>
	s/FREDERICK FELIX		<u>/ELIZABETH J F</u>	ELIX	
	Signature of Debtor 1	Sig	gnature of Debtor 2		
	Date 06/29/2015	Da	te 06/29/2015	_	
	MM / DD / YYYY		MM / DD / YYYY		
	If you checked line 14a, do NOT fill out or file F	Form 22A-2.			
	If you checked line 14b, fill out Form 22A-2 an	d file it with this form.			

Fill in this information to identify your case:			
Debtor 1	FREDERICK F	ELIX	
	First Name	Middle Name	Last Name
Debtor 2	ELIZABETH J FELIX		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for :	EASTERN DISTR	RICT OF NEW YORK (State)
Case number (If known)			
(II KIIOWII)			

☐ Check if this is an amended filing

Official Form 22A—1Supp

Statement of Exemption from Presumption of Abuse Under § 707(b)(2) 12/14

File this supplement together with Chapter 7 Statement of Your Current Monthly Income (Official Form 22A-1), if you believe that you are exempted from a presumption of abuse. Be as complete and accurate as possible. If two married people are filing together, and any of the exclusions in this statement applies to only one of you, the other person should complete a separate Form 22A-1 if you believe that this is required by 11 U.S.C. § 707(b)(2)(C).

Par	rt 1: Identify the Kind of Debts You Have	
р	Are your debts primarily consumer debts? Consumer debts are defined in 11 U. personal, family, or household purpose." Make sure that your answer is consistent v (Official Form 1).	S.C. § 101(8) as "incurred by an individual primarily for a with the "Nature of Debts" box on page 1 of the <i>Voluntary Petition</i>
Ţ	No. Go to Form 22A-1; on the top of page 1 of that form, check box 1, There is this supplement with the signed Form 22A-1.	no presumption of abuse, and sign Part 3. Then submit
	🛚 Yes. Go to Part 2.	
Par	Tt 2: Determine Whether Military Service Provisions Apply to You	
2. A	Are you a disabled veteran (as defined in 38 U.S.C. § 3741(1))?	
	No. Go to line 3.	
	Yes. Did you incur debts mostly while you were on active duty or while you were 10 U.S.C. § 101(d)(1)); 32 U.S.C. § 901(1).	performing a homeland defense activity?
	☐ No. Go to line 3.	
	☐ Yes. Go to Form 22A-1; on the top of page 1 of that form, check box 1, this supplement with the signed Form 22A-1.	There is no presumption of abuse, and sign Part 3. Then submit
3. A	Are you or have you been a Reservist or member of the National Guard?	
C	No. Complete Form 22A-1. Do not submit this supplement.	
	lacksquare Yes. Were you called to active duty or did you perform a homeland defense acti	vity? 10 U.S.C. § 101(d)(1); 32 U.S.C. § 901(1)
	☐ No. Complete Form 22A-1. Do not submit this supplement.	
	Yes. Check any one of the following categories that applies:	
	☐ I was called to active duty after September 11, 2001, for at least 90 days and remain on active duty.	If you checked one of the categories to the left, go to Form 22A-1. On the top of page 1 of Form 22A-1, check box 3, <i>The Means Test does not apply now,</i> and sign
	☐ I was called to active duty after September 11, 2001, for at least 90 days and was released from active duty on, which is fewer than 540 days before I file this bankruptcy case.	Part 3. Then submit this supplement with the signed Form 22A-1. You are not required to fill out the rest of Official Form 22A-1 during the exclusion period. The
	 I am performing a homeland defense activity for at least 90 days. I performed a homeland defense activity for at least 90 days, 	exclusion period means the time you are on active duty or are performing a homeland defense activity, and for 540 days afterward. 11 U.S.C. § 707(b)(2)(D)(ii).
	ending on, which is fewer than 540 days before I file this bankruptcy case.	If your exclusion period ends before your case is closed, you may have to file an amended form later.

B 1C (Official Form 1, Exhibit C) (9/01)

[If, to the best of the debtor's knowledge, the debtor owns or has possession of property that poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety, attach this Exhibit "C" to the petition.]

UNITED STATES BANKRUPTCY COURT

EASTERN DISTRICT OF NEW YORK

In re FREDERICK FELIX and ELIZABETH J FELIX,	_)	Case No.
Debtor)	
)	
)	Chapter 7

EXHIBIT "C" TO VOLUNTARY PETITION

- 1. Identify and briefly describe all real or personal property owned by or in possession of the debtor that, to the best of the debtor's knowledge, poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety (attach additional sheets if necessary):
- 2. With respect to each parcel of real property or item of personal property identified in question 1, describe the nature and location of the dangerous condition, whether environmental or otherwise, that poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety (attach additional sheets if necessary):

B 203 (12/94)

United States Bankruptcy Court

EASTERN DISTRICT OF NEW YORK

In	ı re	
	FREDERICK FELIX and ELIZABETH J FELIX	Case No.
D	ebtor	Chapter 7
	DISCLOSURE OF COMPENSATION O	OF ATTORNEY FOR DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b) named debtor(s) and that compensation paid to me within bankruptcy, or agreed to be paid to me, for services rend in contemplation of or in connection with the bankruptce.	n one year before the filing of the petition in ered or to be rendered on behalf of the debtor(s)
	For legal services, I have agreed to accept	\$3,215.00
	Prior to the filing of this statement I have received	\$ 3,215.00
	Balance Due	\$ 0.00
2.	. The source of the compensation paid to me was:	
	▼ Debtor □ Other (specify)	
3.	The source of compensation to be paid to me is:	
	☐ Debtor ☐ Other (specify)	
4.	I have not agreed to share the above-disclosed compe members and associates of my law firm.	ensation with any other person unless they are
	I have agreed to share the above-disclosed compensar members or associates of my law firm. A copy of the the people sharing in the compensation, is attached.	
5.	In return for the above-disclosed fee, I have agreed to rer case, including:	nder legal service for all aspects of the bankruptcy
	 Analysis of the debtor's financial situation, and render to file a petition in bankruptcy; 	ring advice to the debtor in determining whether
	b. Preparation and filing of any petition, schedules, state	ements of affairs and plan which may be required;
	 Representation of the debtor at the meeting of credito hearings thereof; 	rs and confirmation hearing, and any adjourned

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DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR (Continued)

d. Representation of the debtor-in-adversary-proceedings and other contested bankruptcy-matters;

v agreement with the debtor(s)	, the above-disclosed fee does not include the following services:
	S, OBJECTIONS, MOTIONS, DEPOSITIONS, INVESTIGATIONS
	41 MEETINGS AND OTHER SERVICES EXCLUDED BY THE
	CERTIFICATION
	CERTIFICATION is a complete statement of any agreement or arrangement for tion of the debtor(s) in this bankruptcy proceedings.
	is a complete statement of any agreement or arrangement for
payment to me for representat	is a complete statement of any agreement or arrangement for tion of the debtor(s) in this bankruptcy proceedings.
June 29, 2015	is a complete statement of any agreement or arrangement for tion of the debtor(s) in this bankruptcy proceedings. s/AnthonyJPerano ANTHONY J. PERANO

United States Bankruptcy Court

1

EASTERN DISTRICT OF NEW YORK

In re FREDERICK FELIX and)
ELIZABETH J FELIX,	
Debtor	Case No
)
) Chapter 7
2)
Plaintiff)
2)
Defendant) Adv. Proc. No.

CERTIFICATION TO COURT OF APPEALS BY ALL PARTIES

A notice of appeal having been filed in the above-styled matter on ***Appeal notice filed DA***, , ***IF Appellee TF*** who***IF Appellee TF*** hereby certify to the court under 28 U.S.C. § 158(d)(2)(A) that a circumstance specified in 28 U.S.C. § 158(d)(2) exists as stated below.

Leave to appeal in this matter is***IF! Appeal leave required to appeal TF*** required under 28 U.S.C. § 158(a).

IF Appeal from final judgment TF***IF Appeal from interlocutory order TF*****IF Appeal based on question of law TF*****IF Appeal based on conflicting law TF*****IF Appeal based on materially advancing case TF****IF Appeal information attached TF***

2

B 24 (Official Form 24) (12/07)

Signed:

IF Appellee TF

UNITED STATES BANKRUPTCY COURT

EASTERN DISTRICT OF NEW YORK

In re Chapter 7

FREDERICK FELIX and ELIZABETH J FELIX

Case No.

Debtors.

STATEMENT OF MONTHLY NET INCOME

The undersigned certifies the following is the debtor's monthly income.

Joint Debtor
\$ 1,046.18
\$ 1,453.96
\$ 1,946.66
\$ 1,131.22
\$ 360.49
\$ 1,273.33
\$ 500.00
\$ 7,711.84
\$ 1,285.31

Dated: Ju	ine 29, 2015	
		s/FREDERICK FELIX
		FREDERICK FELIX
		Debtor
		s/ELIZABETH J FELIX
		ELIZABETH J FELIX
		Joint Debtor

BSI FINANCIAL SERVICES
314 S FRANKLIN ST 2ND FL
TITUSVILLE PA 16354

CAPITAL ONE BANK USA NA PO BOX 30281 SALT LAKE CITY UT 84130

CITICARDS CBNA
PO BOX 6241
IBS CDV DISPUTES
SIOUX FALLS SD 571176241

DEMITRUS HAMILTON
CO DIVISION OF CHILD SUP EN
40 N PEARL STRM 13C
ALBANY NY 12243

DISCOVER FINANCIAL SERVICES LLC PO BOX 15316 WILMINGTON DE 19850-5316

GEICO INDEMNITY COMPANY
CO CREDIT COLLECTION SERVICES
2 WELLS AVENUE
NEWTON MA 02459

MACYS/DSNB PO BOX 8218 MASON OH 450408218

MAIMONIDES MEDICAL CENTER
CO KORSINSKY KLEIN LLP
30 BROAD ST 24TH FL
NEW YORK NY 10004

QUEST DIAGNOSTICS PO BOX 740985 CINCINNATI OH 45274-0985

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF NEW YORK

In Re:	X
III KC.	
FREDERICK FELIX and ELIZABETH	J Case No.
ILLIA	Chapter 7
Debtor(s)	Y
	A
VERIFICATION OF CREDIT	OR MATRIX/LIST OF CREDITORS
	or attorney for the debtor(s) hereby verifies that ed herein is true and correct to the best of his or her
Dated: June 29, 2015	
	s/FREDERICK FELIX
	Debtor
	s/ELIZABETH J FELIX
	Joint Debtor
	Attorney for Debtor

USBC-44 Rev. 3/17/05

UNITED STATES BANKRUPTCY COURT **EASTERN DISTRICT OF NEW YORK** In Re: Case No. FREDERICK FELIX and ELIZABETH J FELIX Debtor(s)

DECLARATION RE: ELECTRONIC FILING OF PETITION. SCHEDULES & STATEMENTS

	,
PART I - DECLARATION OF PETITIONER	
the information provided in the electronically filed per documents prior to electronic filing. I consent to my a Bankruptcy Court. I understand that this DECLARA and filed with the Trustee. I understand that failure to dismissed pursuant to 11 U.S.C. § 707(a)(3) without	, the undersigned debtor(s), <i>hereby declare under penalty of perjury</i> that stition, statements, and schedules is true and correct and that I signed these attorney sending my petition, statements and schedules to the United States FION RE: ELECTRONIC FILING is to be executed at the First Meeting of Creditors of file the signed and dated original of this DECLARATION may cause my case to be a further notice. I (we) further declare under penalty of perjury that I (we) signed the official Form B21), prior to the electronic filing of the petition and have verified the 9-of Meeting of Creditors to be accurate.
aware that I may proceed under chapter 7, 11, 12 or chapter, and choose to proceed under this chapter.	primarily consumer debts and who has chosen to file under a chapter: I am r 13 of Title 11, United States Code, understand the relief available under each I request relief in accordance with the chapter specified in this petition. I (WE) der penalty of perjury that the information provided in the electronically filed ect.
	declare under a penalty of perjury that the information provided in the lat I have been authorized to file this petition on behalf of the debtor. The debtor fied in this petition.
	ees in installments: I certify that I completed an application to pay the filing fee within 120 days of the filing date of filing the petition, the bankruptcy case may discharge of my debts.
Dated: June 29, 2015	
Signed: s/FREDERICK FELIX	s/ELIZABETH J FELIX
(Applicant)	(Joint Applicant)

PART II - DECLARATION OF ATTORNEY

I declare under penalty of perjury that the debtor(s) signed the petition, schedules, statements, etc., including the Statement of Social Security Number(s) (Official Form B21) before I electronically transmitted the petition, schedules, and statements to the United States Bankruptcy Court, and have followed all other requirements in Administrative Orders and Administrative Procedures. including submission of the electronic entry of the debtor(s) Social Security number into the Court's electronic records. If an individual, I further declare that I have informed the petitioner (if an individual) that [he or she] may qualify to proceed under chapter 7, 11, 12 or 13 of Title 11, United States Code, and have explained the relief available under each chapter. This declaration is based on the information of which I have knowledge.

Attorney for Debtor(s) s/AnthonyJPerano Dated: June 29, 2015 **188 MONTAGUE STREET SUITE 500** Address of Attorney **BROOKLYN, New York 11201**

Rev. 10/15/10

Attachment

Attachment 1

FREDERICK FELIX and ELIZABETH J FELIX